

## **Health Safety Net Patient Frequently Asked Questions (FAQs)**

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### **1. What is the Health Safety Net?**

The Health Safety Net is a fund set up to help pay for health services for certain low income uninsured and underinsured individuals. The Health Safety Net used to be called the Uncompensated Care Pool (UCP), or Free Care.

### **2. Where can I use the Health Safety Net?**

You can use the Health Safety Net at hospitals and community health centers. However, at most hospitals, the doctors bill separately. The Health Safety Net will pay for hospital facility charges (for example beds, nurses, and equipment), but you may have to pay bills for the doctors and for services like lab tests and x-rays. Be sure to check with your doctor first to see if the Health Safety Net will cover all the services you receive, or just some.

### **3. How long will I be eligible for the Health Safety Net?**

You may have Health Safety Net eligibility for up to a year, but you may receive review forms before the year is over. If you get review forms or any other forms asking for information, please complete them as soon as possible. If your address, phone number, health insurance, or income changes, you need to call the MassHealth office (1-888-665-9993) immediately to give them your new information.

### **4. Do I need to be a U.S. Citizen to be eligible for the Health Safety Net?**

You do not need to be a U.S. Citizen to be eligible for the Health Safety Net. You do need to live in Massachusetts.

### **5. What are Health Safety Net - Primary and Health Safety Net - Secondary?**

If you do not have any other insurance, and qualify based on income, you will have Health Safety Net - Primary. If you have other insurance, and qualify based on income, you will get Health Safety Net - Secondary. If you have Health Safety Net - Secondary, your other insurance will need to be first billed for health services you get before the Health Safety Net is billed.

## **6. How do I apply for the Health Safety Net?**

You may apply using the MassHealth application called the Medical Benefit Request (MBR) form. You can get a paper application by calling MassHealth at 1-800-841-2900 or meet the financial counselors at your local hospital or community health center for help with the application.

## **7. I have a letter that says I am eligible for Commonwealth Care. What happens if I do not enroll in Commonwealth Care? Can I still get health services from the Health Safety Net?**

If you have been determined eligible for Commonwealth Care, you have 90 days of HSN eligibility starting on your date of application to enroll in a Commonwealth Care plan. If you do not enroll within this time period, you will no longer be eligible for HSN.

## **8. I have a deductible listed for my Health Safety Net. Where should I send that payment?**

You can pay your deductible to the hospital or community health center after you get services. The hospital or community health center will bill you for the amount that you owe. It is very important to keep track of your payments so that you have a record of when you reach your deductible.

## **9. I have Medicare. Am I still eligible for the Health Safety Net?**

Yes, if you have Medicare, the Health Safety Net can still pay for services that Medicare does not cover, as long as you get the care at a hospital or community health center. The Health Safety Net pays for your services after Medicare or any other insurance you may have has already been billed.

## **10. What are the co-payments for the Health Safety Net?**

Patients ages 19 and older who use the Health Safety Net have to pay co-payments for prescription drugs. The copayment amounts are \$1 for a generic drug and \$3 for a brand-name drug.

## **11. Where can I fill my prescriptions with the Health Safety Net?**

HSN has a limited number of CHC or hospital outpatient pharmacies in its network and each requires that your prescription be written by a clinician who works at that affiliated facility. In most cases, you will need to see a doctor at the hospital or community health center where the pharmacy is located in order to have your prescription filled there. The Health Safety Net will not pay for prescriptions you get filled at a local retail pharmacy (for example, CVS,

Walgreens, etc.) unless they have a special agreement with a neighboring Community Health Center.

**12.I have private insurance with a high hospital deductible. Am I eligible for the Health Safety Net?**

Yes, as long as you qualify based on your income. Your provider will first bill your insurance for services. Then your provider will bill you for any deductible required for the Health Safety Net. Only afterwards, will the hospital be able to bill the Health Safety Net for the deductible required by your private insurance. The Health Safety Net will pay for deductibles and coinsurance, but not for co-payments required by private insurance plans.

**13.I had Commonwealth Care, but did not pay my premium. Am I eligible for the Health Safety Net?**

No. Patients who fail to pay their Commonwealth Care premiums are not eligible for the Health Safety Net. You may be able to work out a payment plan with the Connector, even after termination. Please contact the Connector at 1-877-MA-ENROLL for more information.